

Claims

[c1] 1. A system for confirmed authentication of uniquely identified personal and business type information related to a particular subscriber to a service provider requesting an authentication of said information by means of an alias comprising:

- a) at least one segregated database, containing said uniquely identified personal and business type information related to a particular subscriber for facilitating said confirmed authentication and able of confirmed transmission and confirmed receipt over a communications link wherein said segregated database communicates with at least one requesting entity and is able of generating a formatted response to said formatted request for said authentication and able of confirmed transmission of said response over said communication link; and
- b) at least one requesting entity, communicating with said segregated database able of generating a formatted request for said authentication, able of confirmed transmission of said request over said communication link, and able of confirmed receipt of a formatted response over said communication link.

- [c2] 2. The system as set out in claim 1, wherein said service providers are selected from the group comprising vendors, wholesale, retailers and e-commerce vendors.
- [c3] 3. The system as set out in claim 1, wherein said at least one requesting entity is a financial service provider.
- [c4] 4. The system as set out in claim 1, wherein said service provider is a credit card company.
- [c5] 5. The system as set out in claim 1, wherein said formatted request is an alias.
- [c6] 6. The system as set out in claim 1, wherein said formatted request is an alphanumeric code.
- [c7] 7. The system as set out in claim 1, wherein said communications link is selected from the group consisting of a public communication system and a private communications system.
- [c8] 8. The system as set out in claim 7, wherein said public communication system is a preexisting public communication system.
- [c9] 9. The system as set out in claim 8 wherein the public communication system is the Internet.
- [c10] 10. The system as set out in claim 9 wherein the proto-

col on said Internet is selected from the group consisting of virtual private network and X.400.

- [c11] 11. The system as set out in claim 1 wherein said segregated database is accessed by at least one central server.
- [c12] 12. The system as set out in claim 11 wherein said at least one central server is a multi tiered system.
- [c13] 13. The system as set out in claim 11, wherein said database contains a lookup table.
- [c14] 14. The system as set out in claim 1, wherein the system is automated.
- [c15] 15. The system as set out in claim 1, wherein said business type information related to a particular subscriber is a subscriber information financial profile.
- [c16] 16. The system as set out in claim 15, wherein said subscriber profile is a financial subscriber profile.
- [c17] 17. A system for anonymous confirmed authentication of uniquely identified business type information related to a particular subscriber to service providers or information requesters comprising:
 - a) at least one, requesting service provider,
 - b) at least one subscriber having identified business type information related to the particular subscriber;

c) an information hub, containing identified business type information related to the particular subscriber connected to said requesting service provider via a communications link for electronically requesting, processing and confirming the existence of said uniquely identified business information related to a particular subscriber to said requesting service provider.

- [c18] 18. The system as set out in claim 17, wherein said Service Provider or Information Requester is selected from the group comprising vendors, wholesalers, retailers and ecommerce vendors.
- [c19] 19. The system as set out in claim 17, wherein at least one subscriber is a credit card subscriber.
- [c20] 20. The system as set out in claim 17, wherein said communications link is selected from the group consisting of a public communication system and a private communications system.
- [c21] 21. The system as set out in claim 20, wherein said public communication system is a preexisting public communication system.
- [c22] 22. The system as set out in claim 21 wherein said public communication system is the Internet.

- [c23] 23. The system as set out in claim 22 wherein the protocol on said Internet is selected from the group consisting of virtual private network and X400
- [c24] 24. The system as set out in claim 17 wherein said information hub is comprised of a single server.
- [c25] 25. The system as set out in claim 17 wherein said information hub is comprised of a multi tiered server system.
- [c26] 26. The system as set out in claim 17, wherein the system is automated.
- [c27] 27. The system as set out in claim 17, wherein said subscriber profile is financial.
- [c28] 28. A method for a system of confirmed authentication of uniquely identified business type records which are related to a particular subscriber to an authorized requesting entity using at least one segregated database which communicates with the requester by means of a communications link comprising the steps of:
 - a) initially generating a request for authentication of the uniquely identified business records in a specified format;
 - b) transmitting the request to a confirming segregated database via the communications link;
 - c) receiving said confirming receipt of the formatted re-

quest by the segregated database;

- d) confirming receipt of said formatted request and generating a formatted response;
- e) transmitting the response to the requesting entity via the communications link; and
- f) receiving and confirming receipt of the formatted response by the requesting entity.

[c29] 29. The method of claim 28, further comprising the steps of,

- providing an alias account for a credit cardholder on a credit card processing system that is associated with a first credit card and that identifies the cardholder with an alias identity;
- providing a primary account for the credit cardholder on the credit card processing system that is associated with a second credit card and identifies the cardholder with the cardholder's real identity; and
- providing a secure database to create a relationship between the alias account and the primary account to carry out credit card processing functions, wherein the segregated database comprises the secure database.

[c30] 30. The method of claim 29, further comprising the step of creating the relationship between the alias and primary account by constructing a database that associates a second primary account and a second alias account

stored in the secure database.

[c31] 31. The method of claim 29, further comprising the steps of:

constructing a first database that contains information for setting up the second alias account in the secure database;

constructing a second database containing information for assigning an account number to the second alias account setup from information in the first database;

constructing a third database containing information to create a profile for an issuer that is assigned to the second alias account constructed from the first database;

constructing a fourth database that contains information for matching the second alias account created from the first database and a second primary account that corresponds to the primary account on the card processing system; and

constructing a fifth database containing alias and primary account information for replacing the alias identity with the cardholder's real identity retrieved from the second primary account.

[c32] 32. The method of claim 29, further comprising the steps of:

receiving a security stub from an applicant and using the security stub to setup an alias account in the secure

database that corresponds to a second alias account in the credit card processing system; providing the alias account's information to the credit card processing system so that the credit card processing system can set up the second alias account; receiving a credit card application at the credit card processing system from an applicant to setup the primary account in the credit card processing system; and providing the primary account's information from the credit card processing system to the secure database so that the secure database can setup a second primary account that corresponds to the account in the credit card processing system.

[c33] 33. The method of claim 32, further comprising the steps of:

- receiving the security stub with a password and a first document tracking number;
- receiving the credit card application with a source of credit information and a second document tracking number that corresponds to the first document tracking number on the security stub; and
- creating the relationship between the alias account and the primary account based on the first and second document tracking number.

[c34] 34. The method of claim 29, further comprising the steps of:

creating a first credit line for the primary account on the credit card processing system;

transmitting an indication of the first credit line from the credit card processing system to the secure database;

receiving the indication of the first credit line at the secure database and apportioning the fast credit line and assigning a second credit line to the primary account and a third credit line to the alias account; and

transmitting a message reflecting the second credit line back to the credit card processing system to replace the first credit line as a new credit line associated with the primary account.

[c35] 35. The method of claim 29, further comprising the steps of:

closing the primary or alias account on the credit card processing system;

transmitting an indication to the secure database that the primary or alias account has been closed;

receiving the indication at the secure database that the primary or alias account has been closed and in response to receiving the indication;

combining the second primary account and the second alias account into a new account; and

transmitting the new account to the credit card processing system.

- [c36] 36. The method of claim 28 wherein said response is a denial of the request.
- [c37] 37. The method of claim 28 wherein said response is an authentication.
- [c38] 38. The method of claim 28 wherein said response is at least a partial informational compliance.
- [c39] 39. The method of claim 28 wherein said response comprises uniquely identified customer related profiles.
- [c40] 40. The method of claim 28 wherein said communications link is selected from the group consisting of a public communication system and a private communications system.
- [c41] 41. A system for anonymous confirmed authentication of uniquely identified personal and business type information related to a particular subscriber to service provides comprising,
 - a) at least one requesting service provider capable of communicating with at least one server via a communications link and generating formatted requests for said authentication, capable of confirmed transmission of

said requests over said communication link and capable of confirmed receipt of a formatted response over said communications link;

b) at least one subscriber having identified business type information related to the particular subscriber;

c) at least one server capable of verifying a service provider's authority and receiving and transmitting via a communication link formatted requests for said authentication and formatted responses for said authentication; and

d) at least one offline database containing unique identified personal and business type information for a particular subscriber capable of receiving via a communication link formatted requests for said authentication and transmitting a response to said requests.

- [c42] 42. The system as set out in claim 41 wherein the service providers are selected from the group comprising vendors, wholesalers, retailers and ecommerce vendors.
- [c43] 43. The system as set out in claim 41 wherein said at least one service provider is a financial service provider.
- [c44] 44. The system as set out in claim 41 wherein said service provider is a credit card company.
- [c45] 45. The system as set out in claim 41 wherein said for-

matted request is an alias.

- [c46] 46. The system as set out in claim 41 wherein said formatted request is an alphanumeric code.
- [c47] 47. The system as set out in claim 41 wherein said communications link is selected from the group consisting of a public communication system arid a private communication system.
- [c48] 48. The system as set out in claim 47 wherein said public communication system is the Internet.
- [c49] 49. The system as set out in claim 48 wherein the protocol on said Internet is selected from the group consisting of a virtual private network and X.400.